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APPLICANT(s):

Heinonen et al.

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EXAMINER:

Gelin, Jean

Alland

TITLE:

A METHOD FOR USING APPLICATIONS IN A MOBILE STATION, A MOBILE STATION, AND A SYSTEM FOR

EFFECTING PAYMENTS

ATTORNEY

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Commissioner of Patents

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AMENDMENT

I. INTRODUCTION

This is in response to the Office Action mailed September 29, 2003 (Paper No. 6) in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.

Please amend the Application as follows:

04/01/2004 MDAMTE1 00000069 10054485

01 FC:1253 02 FC:1201 950.00 OP 430.00 OP